Women Entrepreneurship in India: Standing and Tribulations
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Abstract

Women's entrepreneurship undoubtedly improves the wealth of the general public and especially the family. Today, women have shown that they are willing to accept activities that were once regarded as male retention and the second in nothing to contribute to economic growth. Female entrepreneurship must be adequately shaped by the company's abilities and skills to meet the changing trends challenge the global market and are empowered to maintain and pursue excellence in entrepreneurship.

Keywords: Women's Entrepreneurship Development, gender sensitization, Yojna schemes.

Introduction

Women need a change of mentality to bring about equal rights in the constitution. Six is slow progress towards equality and partly due to the fact that the policy is to pay commitments(1).

President APJ Abdul strongly promotes Empowerment of Women "in the words of Kalam is a prerequisite for creating a good nation, when women are qualified, social stability is required, women's empowerment is needed because their ideas and their value system pass into the Development of good family, good society and ultimately a good nation."(2)

Now the days women will studied higher and higher with support of their family and put their own identity in the most rising field of technology (3-5)and most bestows in most blooming industry which serve the latest technology to the human kind the field of image processing(6), sensor(4), transreceiver(7), digital communication(8), clinical research(9), biomedical engineering (10-13)and more of that.

If a woman is competent so that someone else does not want to say that he is powerless or the low power consumption becomes the opposite, if a woman's decision makes his or her power abreast, his family will certainly influence the behavior.(14)
Objectives:
This paper attempts:
1. To focus on the status of women entrepreneurs in India;
2. To throw-light on the problems faced by them while venturing their business activities; and
3. To offer suggestions to improve the status of women entrepreneurs and also to overcome the problems faced by them.

Supportive Measures for Women's Entrepreneurship Development(15, 16):
Several supportive measures have been initiated by government of India to promote women entrepreneurship.

These measures include Direct & indirect financial support, Yojna schemes and programmes, Technological training and awards, Federations and associations.

1. Direct & Indirect Financial Support comprises of(15)
   a) Nationalized banks,
   b) State finance corporation,
   c) State industrial development corporation,
   d) District industries centers,
   e) Differential rate schemes,
   f) Mahila Udyug Needhi scheme,
   g) Small Industries Development Bank of India (SIDBI),
   h) State Small Industrial Development Corporations (SSIDCs).

2. Various Yojna Schemes and Programme have been launched for development of women entrepreneurship inter-alia(14);
   a) Nehru Rojgar Yojna,
   b) Jacamar Rojgar Yojna,
   c) TRYSEM,
   d) DWACRA.

3. Technological Training and Awards are (15)
   a) Stree Shakti Package by SBI,
   b) Entrepreneurship Development Institute of India,
   c) Trade Related Entrepreneurship Assistance and Development (TREAD),
   d) National Institute of Small Business Extension Training (NSIBET),
   e) Women's University of Mumbai

4. Federations and Associations which assist women entrepreneurs are (15)
   a) National Alliance of Young Entrepreneurs (NAYS),
   b) India Council of Women Entrepreneurs, New Delhi,
   c) Self Employed Women's Association (SEWA),
   d) Association of Women Entrepreneurs of Karnataka (AWEK),
   e) World Association of Women Entrepreneurs (WAVE),
   f) Associated Country Women of the World (ACWW)

The Table 1 reveals that the total numbers of Entrepreneurship units registered in India stands at 57,452. Out of which Women Entrepreneurship units were 18,848 which is 32.8% of the total Entrepreneurship units registered in India. Out of these the highest number of units registered is in Tamilnadu followed by UP, Kerala, Punjab,
Percentage wise analysis of Women Entrepreneurs shows that the percentage of women entrepreneurs is highest in case of UP (39.84%). The second highest percentage has been in the state of Gujarat (39.72%) followed by Kerala (38.91%), Punjab (33.77%), Maharashtra (32.12%), Tamil Nadu (30.36%) and MP (28.38%). The aggregate percentage of women entrepreneurs stood at 32.82%. This analysis shows the poor participation of women in entrepreneurial activities, while women contribute around 50% of total population in India.
Problems of Women Entrepreneurs in India:
Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as (18):

1. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.

2. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs (19).

3. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand (20).

4. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business". The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends (21).

5. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations (22).

6. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit (23).

7. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs (24).

8. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic
requirement to run a business. Getting the raw materials from different sources with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures(25).

9. Knowledge of latest technological changes, know how, and education level of the person are significant factors that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship.

10. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training(26).

11. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that(27).

12. Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern(28).

13. Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas(29).

Suggestion for Women Entrepreneurs development in India:
Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs(30).

1. Consider women as specific target group for all developmental programmers.

2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training programme on management skills to be provided to women community.

4. Vocational training to be extended to women community that enables them to understand the production process and production management.

5. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

6. Training on professional competence and leadership skill to be extended to women entrepreneurs.

7. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
8. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

9. Continuous monitoring and improvement of training programmes.

10. Activities in which women are trained should focus on their marketability and profitability.

11. Making provision of marketing and sales assistance from government part.

12. To encourage more passive women entrepreneurs the Women training programme should be organized that taught to recognize own psychological needs and express them.

13. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.

14. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

15. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.

16. Repeated gender sensitization programmers should be held to train financiers to treat women with dignity and respect as persons in their own right.

17. Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.

18. Industrial estates could also provide marketing outlets for the display and sale of products made by women.

19. A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.

20. District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.

21. Programmers for encouraging entrepreneurship among women are to be extended at local level.

Conclusion:
Entrepreneurship among women, there is no doubt that in general the wealth of the country and especially the family today; women are more interested in taking the activities once considered to protect men and proved that they are not behind everyone are in terms of contributions to the development of the economy. In order to meet the challenges of entrepreneurship, to meet the challenges of global markets and to maintain entrepreneurship, it must be well-founded with entrepreneurial qualities and skills.

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